

Form B18

United States Bankruptcy Court

District of South Dakota

In re:

Ryan Michael Donahou
SSN/ITIN xxx-xx-6934

Case Number 09-40331

Chapter 7

ORDER DISCHARGING DEBTOR(S)

Kirsten Ruth Donahou
SSN/ITIN xxx-xx-8472

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on August 12, 2009 .

BY THE COURT:



Charles L. Nail, Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0869-4
Case: 09-40331

User: sbrooks
Form ID: b18

Page 1 of 1
Total Noticed: 7

Date Rcvd: Aug 12, 2009

The following entities were noticed by first class mail on Aug 14, 2009.

db/db	+Ryan Michael Donahou, Kirsten Ruth Donahou, 1714 80th St. E., Tacoma, WA 98404-5409
aty	+Fite & Pierce Law Office, PO Box 524, Brookings, SD 57006-0524
929563	+Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
929564	+Wells Fargo Bank, PO Box 6412, Carol Stream, IL 60197-6412
929566	+Wells Fargo Bank, PO Box 54180, Los Angeles, CA 90054-0180
929565	+Wells Fargo Bank, PO Box 54780, Los Angeles, CA 90054-0780
944789	+Wells Fargo Bank, N.A., Wells Fargo Card Services, Recovery Department, PO Box 9210, Des Moines, IA 50306-9210

The following entities were noticed by electronic transmission on Aug 12, 2009.

929564	+EDI: WFFC.COM Aug 12 2009 18:08:00 Wells Fargo Bank, PO Box 6412, Carol Stream, IL 60197-6412
944789	+EDI: WFFC.COM Aug 12 2009 18:08:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, Recovery Department, PO Box 9210, Des Moines, IA 50306-9210

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr South Dakota Housing Development Authority

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2009

Signature:

